Claims: Cancel all claims of record and substitute new claims 3 and 4 as follows:

- 3. A method for displaying rating analysis in an on-line transaction by capturing, and analyzing data relating to trade actions for past as well current on-line transaction across multiple independent marketplaces with uniform rating criteria, comprising the steps of:
 - (a) recognizing using a computerized system, across multiple independent electronic marketplaces, credentials of a participant in said on-line transaction,
 - (b) validating and recording trade actions of said participant during said on-line transaction for an electronic marketplace independently and transparently, using said computerized system, and
 - (c) storing and maintaining recorded trade action data for plurality of on-line transactions across plurality of independent electronic marketplaces, using said computerized system, and
 - (d) analyzing, and correlating trade actions and transaction patterns from recorded data across multiple independent electronic marketplaces, using said computerized system, and
 - (e) creating rating analysis by utilizing uniform criteria across multiple electronic marketplaces and across multiple participants to perform unbiased assessment, using said computerized system, and
 - (f) disclosing rating analysis, using said computerized system, whereby said rating analysis will aid in decision making process by disclosing credibility of the participants as well as true intention of participants to make the online trade.
- **4.** A credibility reporting system comprising:
 - (a) a computer processor usable medium accessible for public or private electronic communication comprising:

- (1) a computer processor readable program embodied therein for providing an electronic transaction, anonymous or otherwise, and
- (2) a computer processor readable program embodied therein for providing notification of a trade action in said electronic transaction,
- (b) a computer processor usable medium accessible for public or private electronic communication comprising:
 - (1) a computer processor readable program embodied therein for recognizing credentials of a participant in a trade action across multiple independent electronic marketplaces,
 - (2) a computer processor readable program embodied therein for providing record of said trade action, and
 - (3) a computer processor readable program embodied therein for analyzing and correlating recorded trade actions and transaction patterns, and
 - (4) a computer processor readable program embodied therein for creating uniform ratings based said analysis, and
 - (5) a computer processor readable program embodied therein for disclosing said ratings
- whereby said credibility reporting system will provide report to aid in decision making process by disclosing true intention of participants to make a successful online transaction based on earlier recorded trade actions,
- whereby said credibility reporting system will provide monitoring facility across multiple independent exchanges solving operational difficulty of tracking participants trade actions globally, and
- whereby said credibility reporting system will provide operational ease of use by seamless integration with existing online exchange software.